

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Delmas F. Fresh
April D. Fresh
aka April D. Palmer**
Debtor(s)

Bankruptcy Case No.: 18-21199-JAD
Doc. #66
Chapter: 13
Docket No.: 67 – 66
Concil. Conf.: November 12, 2020 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **September 28, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 13, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **November 12, 2020** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 13, 2020

cm: All Creditors and Parties In Interest

Jeffery A. Deller
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Delmas F. Fresh
 April D. Fresh
 Debtors

Case No. 18-21199-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: skoz
 Form ID: 410

Page 1 of 3
 Total Noticed: 65

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db #+Delmas F. Fresh, 267 Hardin Hollow Road, Smithfield, PA 15478-1527
 jdb #+April D. Fresh, 267 Hardin Hollow Road, Smithfield, PA 15478-1527
 14801063 +AES/Suntrust, P.O. Box 61047, Harrisburg, PA 17106-1047
 14801065 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)
 14859764 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14801066 Barclays Bank, P.O. Box 8802, Wilmington, DE 19899-8802
 14801067 +Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
 14801074 ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,
 PLANO TX 75093-4805
 (address filed with court: Credit Protection Association, 13355 Noel Road--Suite 2100,
 Dallas, TX 75240)
 14801068 #+Capital Insurance Company, 2001 Joshua Road--Suite 300, Lafayette Hill, PA 19444-2431
 14801069 Central Cardiovascular Associates, 1350 Locust Street--Suite 100, Pittsburgh, PA 15219-4738
 14801070 +Clear Mountain Bank, P.O. Box 205, Bruceton Mills, WV 26525-0205
 14801072 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
 14801075 +Debt Collection Partners, 11 Commerce Driver--Suite 208, Westover, WV 26501-3858
 14976008 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14801077 +Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard,
 Uniontown, PA 15401-3438
 14801076 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,
 Uniontown, PA 15401-3514
 14801078 +Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055
 14801081 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
 14801084 +Magee Womens Hospital, Attn: Billing Department, 2 Hot Metal Street, Dist. Room 386,
 Pittsburgh, PA 15203-2348
 14877076 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14801086 Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310,
 Morgantown, WV 26505-1873
 14818712 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14860264 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 14801093 PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
 14801091 Penn Credit, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14801097 ++SOUTHWOOD PSYCHIATRIC HOSPITAL, 2575 BOYCE PLAZA RD, PITTSBURGH PA 15241-3994
 (address filed with court: Southwood Psychiatric Hospital, 2575 Boyce Plaza Road,
 Pittsburgh, PA 15241)
 14801099 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, P.O. Box 8026,
 Cedar Rapids, IA 52408-8026)
 14967552 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 14828458 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14801100 +Transworld Systems, Inc., 300 Cedar Ridge Drive--Suite 307, Pittsburgh, PA 15205-1132
 14833633 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
 14849370 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 14801101 +University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 14 2020 04:15:52
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 14803782 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2020 04:13:28 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14801064 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2020 04:13:28 Ally Financial,
 P.O. Box 130424, Roseville, MN 55113-0004
 14801071 +E-mail/Text: ebnnotifications@creditacceptance.com Aug 14 2020 04:13:32
 Credit Acceptance Corp., Silver Triangle Building, 25505 West Twelve Mile Road,
 Southfield, MI 48034-1846
 14801073 E-mail/PDF: creditonebknnotifications@resurgent.com Aug 14 2020 04:15:44 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 14801079 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Aug 14 2020 04:14:47
 Genesis Bankcard/Celtic Bank, 268 South State Street--Suite 300,
 Salt Lake City, UT 84111-5202
 14801082 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 14 2020 04:13:44 Hot Topic/Comenity Bank,
 P.O. Box 659450, San Antonio, TX 78265-9450
 14801083 E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 14 2020 04:13:40 Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 14859845 E-mail/PDF: resurgentbknnotifications@resurgent.com Aug 14 2020 04:15:25
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14859803 E-mail/PDF: resurgentbknnotifications@resurgent.com Aug 14 2020 04:15:49
 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
 Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: skoz
Form ID: 410

Page 2 of 3
Total Noticed: 65

Date Rcvd: Aug 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14859841 E-mail/PDF: resurgentbknnotifications@resurgent.com Aug 14 2020 04:16:13
LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition,
Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

14801087 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 14 2020 04:13:45
New York & Company/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125,
Columbus, OH 43218-2125

14825001 E-mail/PDF: cbp@onemainfinancial.com Aug 14 2020 04:16:02 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251

14801088 E-mail/PDF: cbp@onemainfinancial.com Aug 14 2020 04:16:03 One Main Financial,
Fayette Crossing Shopping Center, 219 Walmart Drive--Suite C, Uniontown, PA 15401-8423

14801089 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2020 04:13:59 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

14801094 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 14 2020 04:15:46
Portfolio Recovery, 120 Corporate Boulevard--Suite 1, Norfolk, VA 23502

14927317 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 14 2020 04:16:12
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

14849454 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 14 2020 04:15:46
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

14802952 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 14 2020 04:15:24
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14801090 E-mail/PDF: gecsedirecoverycorp.com Aug 14 2020 04:15:16
Paypal Buyer Credit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060,
Orlando, FL 32896-5060

14809572 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2020 04:13:59
Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg PA 17128-0946

14801092 +E-mail/Text: bankruptcy@pinnaclerecovery.com Aug 14 2020 04:14:47 Pinnacle Recovery Inc.,
P.O. Box 130848, Carlsbad, CA 92013-0848

14833430 E-mail/Text: bnc-quantum@quantum3group.com Aug 14 2020 04:13:49
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

14855822 E-mail/Text: bnc-quantum@quantum3group.com Aug 14 2020 04:13:49
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

14853527 E-mail/Text: bnc-quantum@quantum3group.com Aug 14 2020 04:13:50
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

14801095 +E-mail/Text: Supportservices@receivablesperformance.com Aug 14 2020 04:14:40
Receivables Performance Management, 20816 44th Avenue West--Suite 100,
Lynnwood, WA 98036-7744

14801096 E-mail/PDF: gecsedirecoverycorp.com Aug 14 2020 04:15:16 Rural King/Synchrony Bank,
Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061

14801097 E-mail/Text: lisa.zatezalo@southwoodhospital.com Aug 14 2020 04:13:35
Southwood Psychiatric Hospital, 2575 Boyce Plaza Road, Pittsburgh, PA 15241

14830989 E-mail/Text: appebnmailbox@sprint.com Aug 14 2020 04:14:02 Sprint Corp,
Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949

14801098 +E-mail/Text: appebnmailbox@sprint.com Aug 14 2020 04:14:02 Sprint, P.O. Box 8077,
London, KY 40742-8077

14801102 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 14 2020 04:13:45
Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125,
Columbus, OH 43218-2125

14801103 E-mail/PDF: gecsedirecoverycorp.com Aug 14 2020 04:15:16 Walmart MasterCard/Synchrony Bank,
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

14801104 E-mail/Text: bankruptcydept@wyn.com Aug 14 2020 04:14:29 Wyndham Vacation Resorts, Inc.,
P.O. Box 97474, Las Vegas, NV 89195-0414

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation
cr* +Clear Mountain Bank, P.O. Box 205, Bruceton Mills, WV 26525-0205
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14801080 ##+Gunter-Hayes & Associates, 3200 West Tyler Street--Suite D, P.O. Box 10870,
Conway, AR 72034-0015

14801085 ##Mariner Finance, P.O. Box 35394, Baltimore, MD 21222-7394

TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0315-2

User: skoz
Form ID: 410

Page 3 of 3
Total Noticed: 65

Date Rcvd: Aug 13, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor April D. Fresh zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Delmas F. Fresh zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Nicholas Godfrey on behalf of Creditor Clear Mountain Bank nicholas.godfrey@dinsmore.com,
christina.lee@dinsmore.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6